

Information to identify the case:

Debtor 1:	Cynthia M Hunter	Social Security number or ITIN:	xxx-xx-0816
	First Name Middle Name Last Name	EIN:	--
Debtor 2:		Social Security number or ITIN:	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 4/11/17
Case number:	17-17296-JNP	Date case converted to chapter:	7 11/15/17

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Cynthia M Hunter	
2. All other names used in the last 8 years	aka Cynthia M. Bohn	
3. Address	2304 Beverly Rd Riverton, NJ 08077	
4. Debtor's attorney Name and address	Thomas G. Egner McDowell Posternock Apell & Detrick, PC 46 West Main Street Maple Shade, NJ 08052	Contact phone (856) 482-5544
5. Bankruptcy trustee Name and address	Joseph Marchand 117-119 West Broad St. PO Box 298 Bridgeton, NJ 08302	Contact phone (856) 451-7600

For more information, see page 2 >

Debtor **Cynthia M Hunter**Case number **17-17296-JNP**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 11/21/17
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	December 15, 2017 at 12:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Bridge View Building, Suite 102, 800 Cooper Street, Camden, NJ 08101
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 2/13/18 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Cynthia M Hunter
 Debtor

Case No. 17-17296-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 309A

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 Total Noticed: 36

Date Rcvd: Nov 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2017.

db +Cynthia M Hunter, 2304 Beverly Rd, Riverton, NJ 08077-3610
 516787767 +Camelot at Cinnaminson HRBL, Hunter Warfield, 4620 Woodland Corporate Blvd.,
 Tampa, FL 33614-2415
 516804345 +Cinnaminson Sewerage Authority, 1621 Riverton Road, Cinnaminson, NJ 08077-2325
 516760641 +Curtis Hunter, 7514 Maple Ave, Merchantville, NJ 08109-3382
 516975034 +Directv, LLC, by American InfoSource LP as agent, 4515 N. Santa Fe,
 Oklahoma City, OK 73118-7901
 516760644 +Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
 516760645 +Experian, PO Box 4500, Allen, TX 75013-1311
 516760647 +Garden State Fed Cr Un, 144 W Route 38, Moorestown, NJ 08057-3223
 516994582 +Lakeview Loan Servicing, LLC, c/o LoanCare, LLC, 3637 Sentara Way,
 Virginia Beach, VA 23452-4262
 516760650 +Loancare Inc, PO Box 8068, Virginia Beach, VA 23450-8068
 516760651 +McCabe, Weisberg & Conway, 216 Haddon Ave, Suite 201, Collingswood, NJ 08108-2818
 516760653 +State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245,
 Trenton, NJ 08695-0245
 516760654 +Township of Cinnaminson, Attn: Tax Office, 1621 Riverton Rd, Riverton, NJ 08077-2325
 516785847 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,
 Addison, Texas 75001-9013
 516760656 TransUnion, PO Box 2000, Chester, PA 19022-2000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: tegner@mpadlaw.com Nov 22 2017 00:04:13 Thomas G. Egner,
 McDowell Posternock Apell & Detrick, PC, 46 West Main Street, Maple Shade, NJ 08052
 tr +EDI: QJDMARCHAND.COM Nov 21 2017 22:53:00 Joseph Marchand, 117-119 West Broad St.,
 PO Box 298, Bridgeton, NJ 08302-0228
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 22 2017 00:05:18 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Nov 22 2017 00:05:15 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516760639 +EDI: TSYS2.COM Nov 21 2017 22:48:00 Barclays Bank Delaware, 100 S West St,
 Wilmington, DE 19801-5015
 516760640 +EDI: CAPITALONE.COM Nov 21 2017 22:48:00 Capital One,
 Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
 516760642 +E-mail/Text: electronicbkydocs@nelnet.net Nov 22 2017 00:05:21 Dept Of Ed/582/nelnet,
 Attn: Claims/Bankruptcy, PO Box 82505, Lincoln, NE 68501-2505
 516770867 EDI: DISCOVER.COM Nov 21 2017 22:48:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 516760643 +EDI: DISCOVER.COM Nov 21 2017 22:48:00 Discover Financial, PO Box 3025,
 New Albany, OH 43054-3025
 516760646 +EDI: WFFC.COM Nov 21 2017 22:48:00 Furniturebar, PO Box 94498, Las Vegas, NV 89193-4498
 516760648 +E-mail/Text: HWIBankruptcy@hunterwarfield.com Nov 22 2017 00:05:21 Hunter Warfield,
 Attention: Bankruptcy, 4620 Woodland Corporate Blvd, Tampa, FL 33614-2415
 516760649 +EDI: IRS.COM Nov 21 2017 22:48:00 Internal Revenue Service,
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
 516984427 EDI: JEFFERSONCAP.COM Nov 21 2017 22:53:00 Jefferson Capital Systems LLC, PO Box 7999,
 St Cloud MN 56302-9617
 516992798 EDI: PRA.COM Nov 21 2017 22:48:00 Portfolio Recovery Associates, LLC, c/o Barclaycard,
 POB 41067, Norfolk VA 23541
 516992738 EDI: PRA.COM Nov 21 2017 22:48:00 Portfolio Recovery Associates, LLC,
 c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
 516760652 +E-mail/Text: info@reliant-cap.com Nov 22 2017 00:05:42 Reliant Capital Solu,
 750 Cross Pointe Rd, Gahanna, OH 43230-6692
 516760655 EDI: TFSR.COM Nov 21 2017 22:48:00 Toyota Motor Credit Co, PO Box 8026,
 Cedar Rapids, IA 52408
 516774912 +E-mail/Text: electronicbkydocs@nelnet.net Nov 22 2017 00:05:21
 U.S. Department of Education C/O Nelnet, 121 S 13TH ST, SUITE 201, LINCOLN, NE 68508-1911
 516834928 +E-mail/Text: bncmail@w-legal.com Nov 22 2017 00:05:24 USAA Federal Savings Bank,
 c/o Weinstein & Riley, P.S., 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132
 516760657 +EDI: USAA.COM Nov 21 2017 22:48:00 USAA Federal Savings Bank, Attn: Bankruptcy,
 9800 Fredericksburg Rd, San Antonio, TX 78288-0002
 516920003 EDI: WFFC.COM Nov 21 2017 22:48:00 Wells Fargo Bank, N.A., PO Box 10438,
 Des Moines, IA 50306-0438

TOTAL: 21

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin
Form ID: 309A

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Total Noticed: 36

Date Rcvd: Nov 21, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 23, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Toyota Motor Credit Corporation
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Charles H. Jeanfreau on behalf of Creditor USAA Federal Savings Bank Charlesj@w-legal.com,
BNCmail@w-legal.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net; jmarchand@ecf.epiqsystems.com
Melissa S DiCerbo on behalf of Creditor Lakeview Loan Servicing, LLC nj-ecfmail@mw-legal.com
Thomas G. Egner on behalf of Debtor Cynthia M Hunter tegner@mpadlaw.com,
kgresh@mpadlaw.com; djamison@mpadlaw.com; lwood@mpadlaw.com; cgetz@mpadlaw.com; r62202@notify.bestcas
e.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7